

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicants:	Wilmes, et al.	Docket No.:	40655.3700
Serial No.:	10/076,337	Examiner:	Gerald J. O'Connor
Filed:	February 15, 2002	Group Art Unit:	3627
Title:	TRANSACTION TAX SETTLEMENT IN PERSONAL COMMUNICATION DEVICES	Confirmation No.:	2479

AMENDMENT AND REPLY

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action dated November 16, 2005, of which this Reply is within the shortened three month statutory period for reply, please amend the above-identified application as follows:

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 5 of this paper.

Remarks/Arguments begin on page 9 of this paper.